## IN THE UNITED STATS BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: :

Chapter 13

BARBARA J. PARKER

Case No. 22-13138-MDC

Debtors.

## **DEBTORS' RESPONSE TO MOTION FOR RELIEF FROM STAY**

BARBARA J. PARKER (the "Debtor"), hereby files this Response to the Motion of Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust (the "Movant"), for Relief from the Automatic Stay (the "Motion"), and in support thereof respectfully state the following:

- 1. Admitted.
- 2. Admitted.
- 3. Admitted.
- 4. Admitted.
- 5. Admitted.
- 6. Admitted.
- 7. Admitted.
- 8. Admitted.
- 9. Admitted.
- 10. Denied. It is specifically denied that the Debtor has filed to make monthly postpetition payments to the Movant.
- 11. Denied. It is specifically denied that the Debtors have accrued post-petition arrears to the Movant in the amount of \$4,662.26 with a suspense balance of \$1,552.58.

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12. Denied. It is specifically denied that the current unpaid balance under the loan with

Movant is \$201,669.37. It is further denied that the Movant's total claim is \$252,050.42.

13. Admitted.

14. Denied. It is specifically denied that either (a) cause exists warranting relief from

the automatic stay; or (b) the Movant lacks adequate protection warranting relief from the

automatic stay under 11 U.S.C. § 362(d)(1).

15. Denied. It is once again specifically denied that the Debtor has defaulted in making

post-petition payments to the Movant.

16. Denied. It is specifically denied that cause exists under either 11 U.S.C. § 362(d)

or 11 U.S.C. § 1301 warranting relief from the automatic stay.

17. Denied. It is specifically denied that the Movant is entitled to a waiver of

Bankruptcy Rule 4001(a)(3).

WHEREFORE, the Debtor respectfully requests this Honorable Court enters an Order

denying the Motion for Relief from the Automatic Stay, and for such other and further relief as the

Court deems just and appropriate.

Respectfully submitted,

Dated: June 16, 2023

/s/ Brad J. Sadek

Brad J. Sadek, Esquire Sadek Law Offices, LLC

Two Penn Center

1500 JFK Boulevard, Suite 220

(215) 545-0008

brad@sadeklaw.com

Counsel to the Debtor